

IN THE SPECIFICATION:

Please replace paragraph [0020] with the following amended paragraph:

[0020] One embodiment of the invention is implemented as a program product for use with a computer system. The program(s) of the program product defines functions of the embodiments (including the methods described herein) and can be contained on a variety of signal-bearing media. Illustrative signal-bearing media include, but are not limited to: (i) ~~information permanently stored on~~ non-writable storage media (e.g., read-only memory devices within a computer such as CD-ROM disks readable by a CD-ROM drive) having information permanently stored thereon; and (ii) ~~alterable information stored on~~writable storage media (e.g., floppy disks within a diskette drive or hard-disk drive) having alterable information stored thereon; and (iii) ~~information conveyed to a computer by a communications medium, such as through a computer or telephone network, including wireless communications.~~ The latter embodiment specifically includes information downloaded from the Internet and other networks. Such signal-bearing media, when carrying computer-readable instructions that direct the functions of the present invention, represent embodiments of the present invention.